

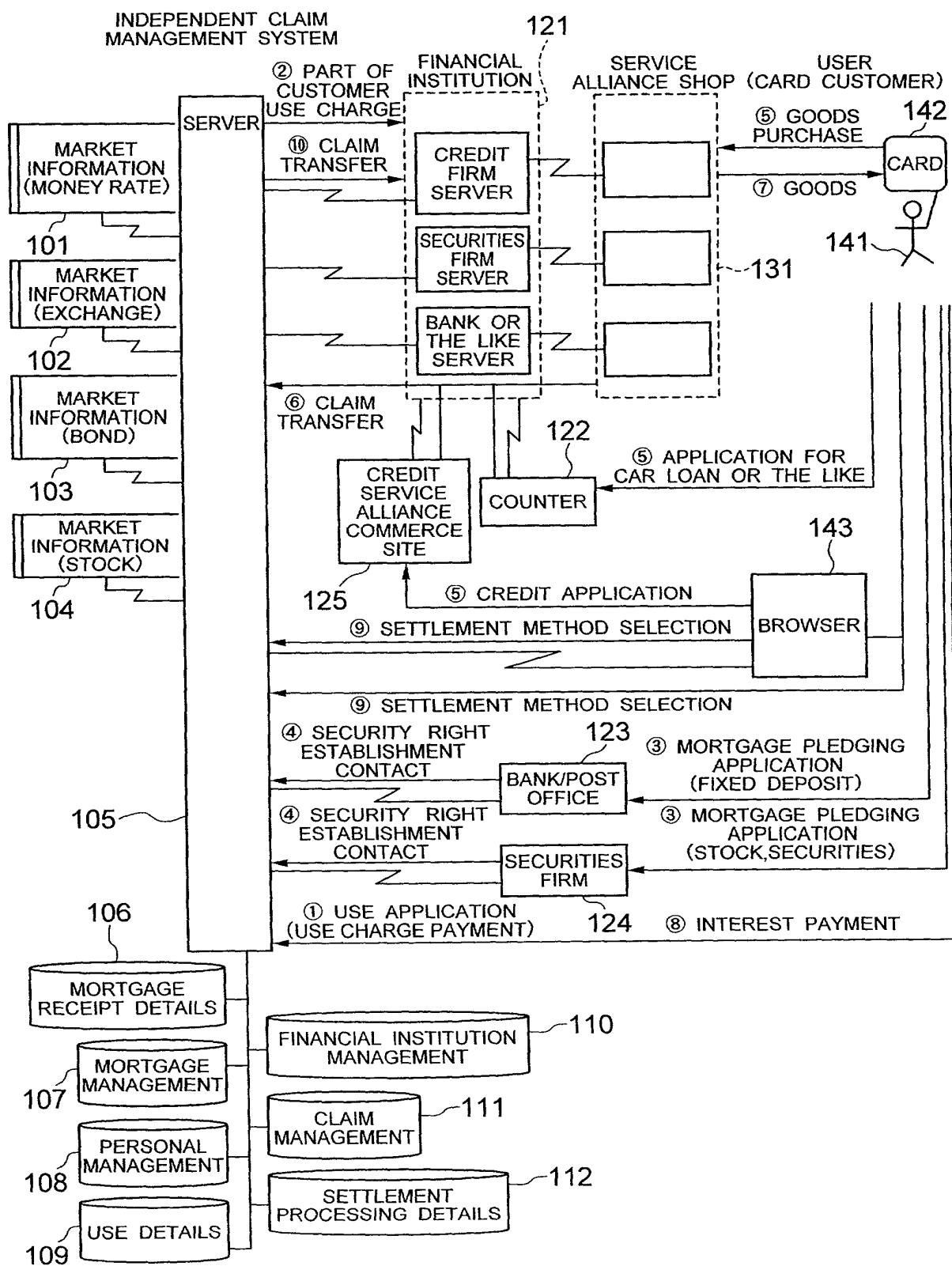
Applicant: Takashi Ieshima, et al.

Title: System and Method for Managing Debts

Atty Docket No. 16869S-042700

Sheet 1 of 13

FIG. 1



Applicant: Takashi Ieshima, et al.

Title: System and Method for Managing Debts

Atty Docket No. 16869S-042700

Sheet 2 of 13

FIG. 2

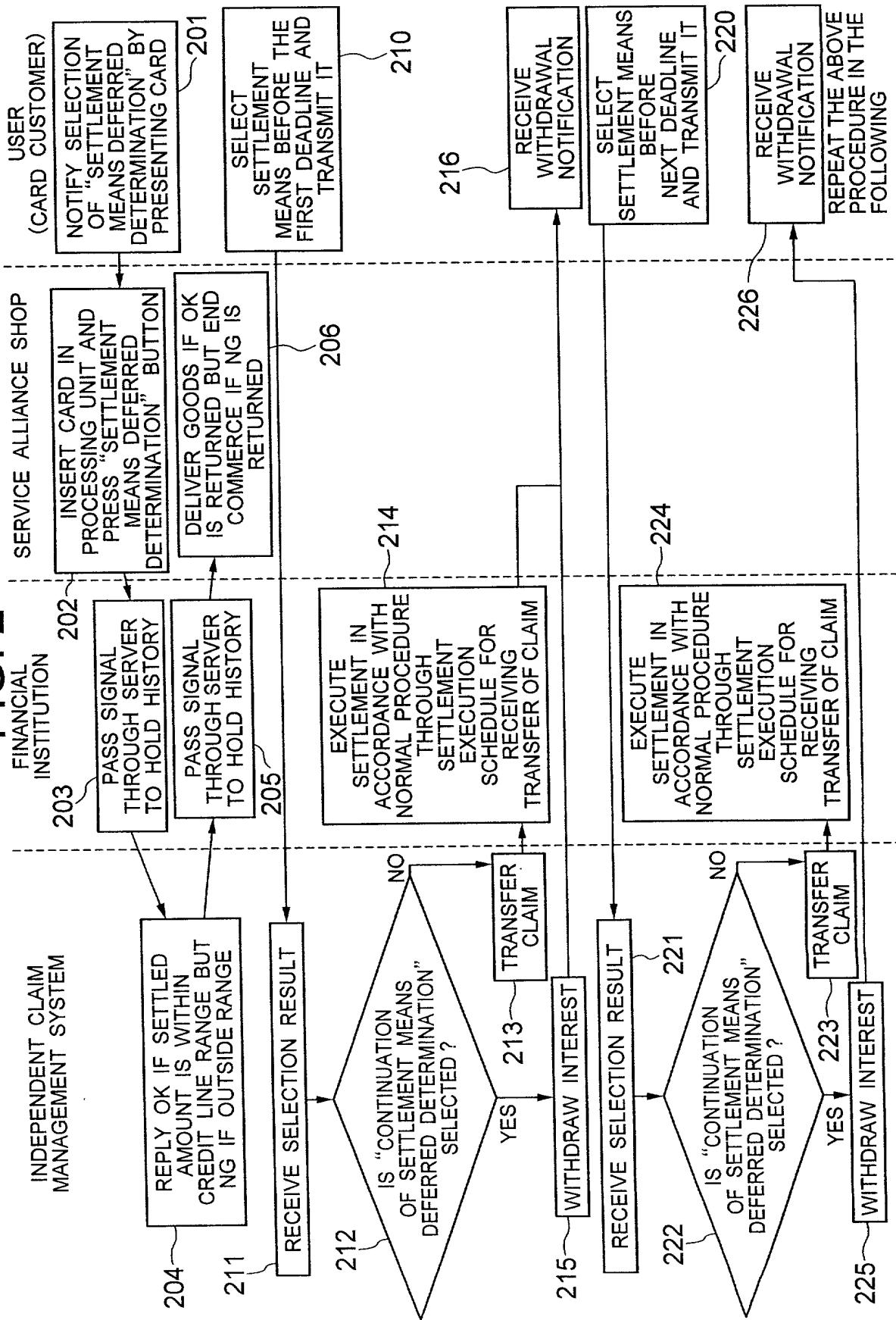


FIG. 3

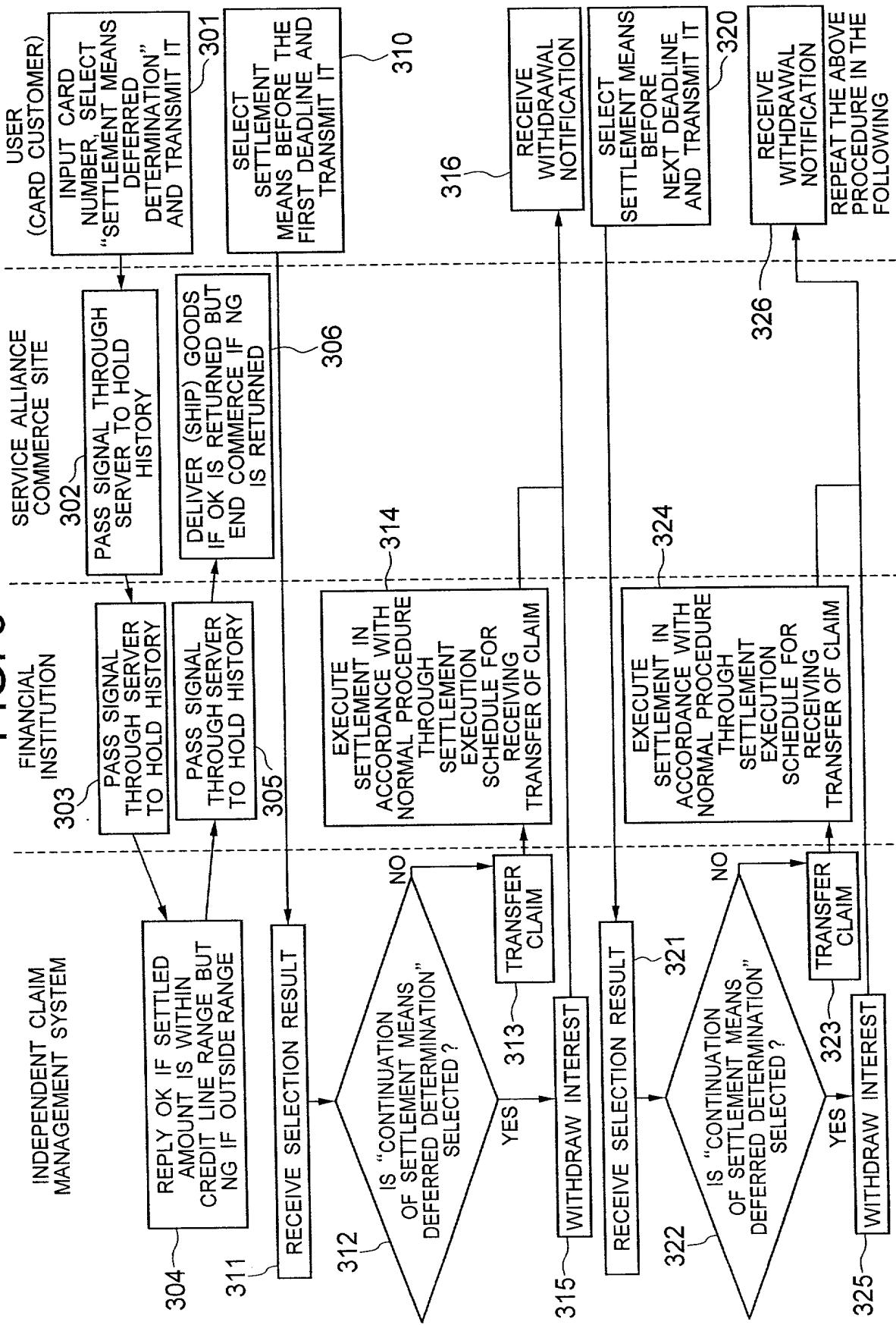


FIG. 4

Applicant: Takashi Ieshima, et al.

Title: System and Method for Managing Debts

Atty Docket No. 16869S-042700

Sheet 5 of 13

5
EIG

Applicant: Takashi Ieshima, et al.

Title: System and Method for Managing Debts

Atty Docket No. 16869S-042700

Sheet 6 of 13

6
EIG

FIG. 7

Applicant: Takashi Ieshima, et al.

Title: System and Method for Managing Debts

Atty Docket No. 16869S-042700

Sheet 8 of 13

FIG. 8

A CREDIT	SERVICE USE SCREEN	CUSTOMER OF M JEWELRY SHOP
CARD NUMBER : 654321 SATO HANAKO		
THE CUSTOMER CAN USE INDEPENDENT CLAIM MANAGEMENT SYSTEM.		
WHEN THE CUSTOMER DESIRES TO TRANSFER CLAIM TO INDEPENDENT CLAIM MANAGEMENT SYSTEM (DEFER SETTLEMENT MEANS SELECTION), PUSH F8 BUTTON, PLEASE.		
4.00004363 - 00001.000000		

Applicant: Takashi Ieshima, et al

Title: System and Method for Managing Debts

Atty Docket No. 16869S-042700

Sheet 9 of 13

6
EIG

Applicant: Takashi Ieshima, et al.

Title: System and Method for Managing Debts

Atty Docket No. 16869S-042700

Sheet 10 of 13

FIG. 10

FIG. 11

INDEPENDENT CLAIM MANAGEMENT SYSTEM SERVICE USE SCREEN	
MEMBER NUMBER : 000098	CUSTOMER OF TANAKA ICHIRO
MORTGAGE IS SHORT IN CONNECTION WITH THE FOLLOWING USE. PLEASE PLEDGE ADDITIONAL MORTGAGE URGENTLY.	
MORTGAGE APPRAISAL DATE : MAY 2, 2001, 19:01:53	
TO ADD, PLEASE BE ADVISED THAT IF DURATION OF SHORTAGE EXCEEDS ONE WEEK (168 HOURS) OR IF PERCENTAGE OF SHORTAGE EXCEEDS 20%, THE MORTGAGE WILL BE PLACED IN MANAGEMENT BY OUR SIDE.	
USE CONTENTS	
:	
CLAIM TOTAL (CURRENT PRICE)	
:	
MORTGAGE (FACE VALUE BASE)	
:	
MORTGAGE (CURRENT PRICE)	
:	

46030163 0224302

Applicant: Takashi Ieshima, et al.

Title: System and Method for Managing Debts

Atty Docket No. 16869S-042700

Sheet 12 of 13

FIG. 12

INDEPENDENT CLAIM MANAGEMENT SYSTEM		SERVICE USE SCREEN
MEMBER NUMBER	000098	CUSTOMER OF TANAKA ICHIRO
PLEASE SELECT SETTLEMENT MEANS IN CONNECTION WITH THE FOLLOWING USE.		
SELECTION DATE (DEADLINE) : JUNE 21, 2001 AT NOON REMAINING TIME : 23:15:09		
USE CONTENTS :		
PLEASE BE SURE THAT IF DEFERMENT IS SELECTED, INTEREST PAYMENT FOR JUNE (MONTHLY CONVERSION OF ANNUAL RATE 2%) = $600050*0.0212=1000$ (YEN) WILL BE AUTOMATICALLY WITHDRAWN ON JULY 15.		
DEFERMENT EXECUTION		
IF DEFERMENT IS NOT TAKEN AND SETTLEMENT MEANS IS DETERMINED, PLEASE SELECT THE NUMBER OF SETTLEMENT MEANS, THE USABLE FINANCIAL INSTITUTIONS AND PAYMENT METHODS AND TRANSMIT THEM.		
FINANCIAL INSTITUTION 1 :	PAYMENT MEANS 1 :	SINGLE TIME PAYMENT ▼
A BANK		5 TIMES PAYMENT 0.4%
B BANK		FLAT PAYMENT 0.3%
C BANK		...
SETTLEMENT MEANS DETERMINATION		

FIG. 13